

# GROWTH SERIES



# MASTERING FINANCIAL MANAGEMENT SMART MONEY STRATEGIES

# WELCOME





Ian Hunt  
Chief Customer Officer  
RAKEZ





Mark Hamill  
CEO  
ARCET Global



# THIS EVENT IS ABOUT YOU!



# AGENDA

- 10:10 Mastering financial management: smart money strategies for SMEs by Dr. Alida Helena Scholtz, CFO, RAKEZ and John Casey, Tax Consultant
- 10:30 Ask the experts live – Q&A
- 11:00 Networking
- 11:30 End of Programme



# ALL EVENTS ON COMPASS WEBSITE

[compass.rakez.com/events](https://compass.rakez.com/events)

## ATTEND, EARN, WIN!

Each time you attend a RAKEZ Growth Series event, you earn a virtual raffle ticket. The more events you attend, the more chances you have to win incredible prizes at the end of the year!



The screenshot displays the 'UPCOMING EVENTS' section of the Compass Coworking Centre website. The page features a navigation bar with links for 'Explore', 'Events & Networking', 'Community', 'Contact Us', and 'Offers'. Below the navigation, there are six event cards, each with a 'GROWTH SERIES' header, a date, a title, a time slot, and a location. Each card includes an 'EVENT DETAILS >' button.

Event Title	Date	Time	Location
Mastering Financial Management: Smart Money Strategies for SMEs	May 14, 2025	9:30 am - 11:30 am	Compass Coworking Centre
From Revenue to Results: The Art of Profit Acceleration	Jun 03, 2025	10:00 am - 11:00 am	Webinar
Celebrate Wellness Day at Compass!	Jun 13, 2025	10:30 am - 12:00 pm	Compass Coworking Centre
Fueling Growth: How to Raise Funds to Scale Your Business	Jun 25, 2025	9:30 am - 11:30 am	Compass Coworking Centre
Brand Storytelling & Content that Converts	Jul 23, 2025	9:30 am - 11:30 am	Compass Coworking Centre
Celebrate Emirati Women's Day at Compass!	Aug 28, 2025	1:30 pm - 3:00 pm	Compass Coworking Centre

# NEXT EVENTS

3 JUNE 2025

Webinar: From Revenue to  
Results: The Art of Profit  
Acceleration

23 JULY 2025

Event 5: Brand Storytelling &  
Content that converts



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# GROWTH SERIES



# MASTERING FINANCIAL MANAGEMENT: SMART MONEY STRATEGIES

# TODAY'S SPEAKERS



John Casey  
Tax Consultant



Dr. Alida Helena Scholtz  
CFO, RAKEZ





# BUDGET AND FINANCIAL PLANNING LIKE A PRO

Presented by:

**Dr. Alida Scholtz**  
**CFO RAKEZ**



# Budgets

**“The budget rollercoaster—carefully engineered to keep us thrilled, not spilled.**

**We’ve juggled every dollar like circus pros to fuel growth, dodge debt, and maybe even afford some office snacks.**

**Let’s dive into the numbers before I try to expense my coffee addiction!”**



# 5 KEY AREAS



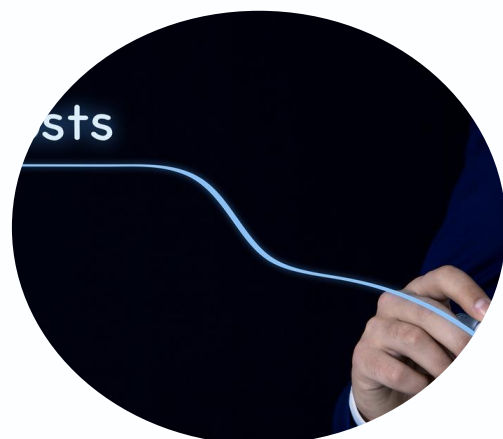
Cash Flow



Know Your Numbers



Financial Budgeting



Cut Costs



Long Haul

# Budget like a pro

**Goal:** Build a realistic, growth-oriented financial plan.

*"If your money isn't working for you, it's working for someone else."*

**Actions:**

**Start with historical data:** Review past 12–24 months of revenue and expenses.

**Define revenue assumptions:** Base forecasts on realistic growth rates, market trends, or sales pipelines.

**Categorize spending:** Break down costs into fixed vs. variable, essential vs. discretionary.

- Budget with purpose. Avoid unnecessary spending. Invest surplus into things that improve productivity, such as automation, training, or technology.

**Include buffer zones:** Add contingency lines for unexpected expenses (e.g., 5–10%).

**Review monthly:** Set a cadence (e.g., monthly or quarterly) to adjust the budget as needed **“Every Dirham Must Work”**

**Start Small:** If new to budgeting, focus on one department or expense category first.

**Be Realistic:** Base revenue forecasts on past performance and market trends, not overly optimistic projections.

**Stay Flexible:** Adapt the budget to economic changes or unexpected opportunities (e.g., new client contracts).



# Profit is Sanity, But Cash is King

**Goal:** Maintain liquidity and plan for financial shocks and secure cash buffers ( hope for the best but prepare for the worst )

**"Debt is not your enemy—it's a lever, if used with discipline."**

**Good debt fuels growth. Bad debt funds lifestyle or patches inefficiency. Learn to tell the difference.**

## **Actions:**

**Create a rolling 13-week cash flow forecast:** Track inflows (sales, receivables) and outflows (payroll, rent, etc.).

**Speed up receivables:** Tighten payment terms, offer early payment discounts, or use invoice factoring if needed.

**Delay non-essential spend:** Prioritize timing on vendor payments, capital expenses.

**Secure a credit line:** Set it up before you need it to cushion against cash crunches.

**Review cash position weekly:** Know your minimum cash threshold to operate safely.



**"Revenue is vanity, profit is sanity, and cash flow is reality."**



**Communicate with Stakeholders:** Keep suppliers, lenders, and employees informed during cash flow challenges to maintain trust.

**Stay Disciplined:** Avoid impulsive spending, even during cash-rich periods.

**Seek Expertise:** Consult a part-time CFO or accountant for complex cash flow strategies.

# Revenue Growth and Diversification

- **Customer Relationships First** (Sell by solving, not pushing)
  - Build trust through value-driven conversations, not hard-selling.
  - Follow up consistently post-sale for referrals and repeat business.
- **Build recurring revenue streams** – subscriptions, service contracts.
- **Explore adjacent markets** – expand customer base with minimal risk.
- **Upsell and cross-sell** – increase average transaction value.
- **Deep Customer Understanding**( Know your ideal customer’s pain points, goals, and buying behavior , buyer persona)
- **Unique Value Proposition (UVP)** - Avoid generic claims – be specific, quantifiable, and relevant.
- Develop a simple, **repeatable sales process for the pipeline** : prospect → qualify → pitch → close → follow-up.
  - Data-Driven Decisions ( conversion rates , cost per acquisition , lifetime values , )
- **Digital Sales Enablement** (SEO investment , fast, mobile-optimized website with clear calls to action )
- **Sales Team** - Hire for attitude and train for skill and Incentivize outcomes, not just activity.
- **Niche Focus** and dominate a specific vertical or geography rather than trying to serve everyone.
- **Tailor messaging** and solutions to that niche’s language and pain points.
- **Speed & Agility** beat the competition don’t join them .. Faster ... faster ... faster
- **Quickly adapt sales strategies** based on what’s working (or not).



# Cut cost ...not corners

**Goal:** Optimize expenses without hurting operations.

*"You can't manage what you don't measure."*

**Actions:**

**Conduct a zero-based budget review:** Reassess every expense category from scratch.

**Renegotiate contracts:** Call vendors to seek discounts, deferments, or better terms.

**Outsource non-core activities:** Consider freelancers or fractional services for finance, HR, or IT.

**Invest in efficiency:** Adopt tech/tools that reduce manual effort or improve productivity.

**Engage staff in cost-saving ideas:** Involve teams to identify inefficiencies—they often know best.

**Communicate Transparently:** Inform staff about cost-cutting goals to maintain trust and avoid morale dips.

**Test Before Scaling:** Pilot cost-saving measures (e.g., new software) on a small scale to ensure they don't compromise quality.

**Stay Customer-Centric:** Regularly survey clients to confirm that cost reductions haven't affected their experience.



# Know your numbers

**Goal:** Track the metrics that drive performance and decisions.

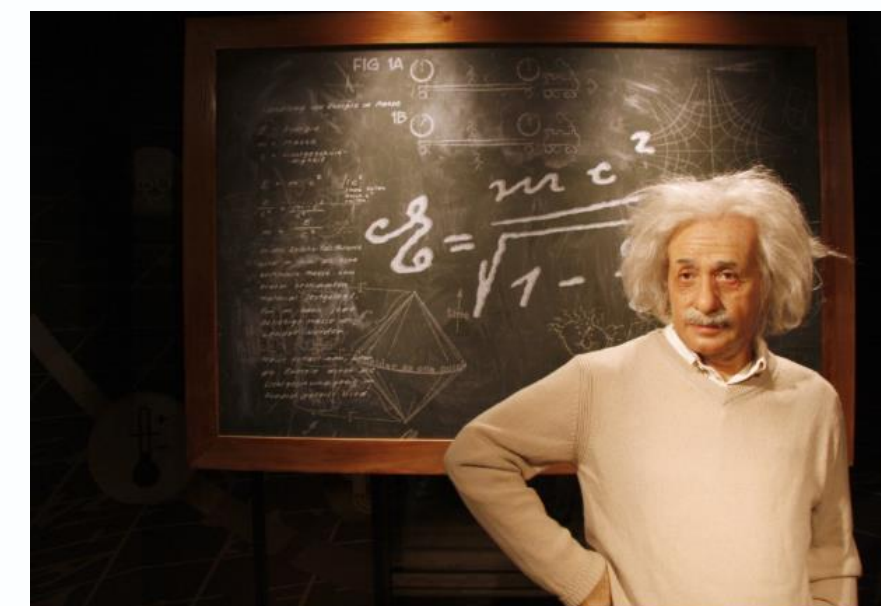
*“Understanding numbers is a superpower for founders”*

*“make this a core competency”*

## **Actions:**

### **Define key metrics:**

- Gross Profit Margin and Operating Margin
- Cash Burn Rate
- Customer Acquisition Costs (CAC) and Customer Lifetime Value (CLV)
- Accounts Receivable Turnover



**Use a dashboard:** Create a simple reporting template or use tools like Excel, Google Sheets, or BI software.

**Review with the team monthly:** Encourage a data-driven culture by discussing numbers in regular meetings.

**Set benchmarks and targets:** Compare against industry peers or internal goals.

**Engage Your Team:** Share key numbers and incentives savings.

**Stay Tax Savvy:** Log all eligible costs, and consult a Pro if unsure.

**Review Regularly:** Compare monthly actuals vs. budget + do Quarterly deep dives ((e.g. expense ratios , cash reserves, etc.)



# Grow for the long haul

**Goal:** Plan your financial structure not just to attract buyers—but to support sustainable, long-term success and avoid growth traps

**“ Vision Without Financial Clarity is Just a Dream”**

**Actions:**

**Map growth plans to financial models:** Align revenue goals with required investment (staff, tools, marketing).

**Explore funding options:**

- Debt is not your enemy—it’s a lever, if used with discipline."
  - Good debt fuels growth. Bad debt funds lifestyle or patches inefficiency. **Learn to tell the difference.**
- Bootstrapping (minimal external funding)
- Banks / Government Grants / Venture Capital
- Angel Investors (capital to early-stage startups in exchange for equity/ or convertible debt)

**Stress-test your model:** Simulate best-case, base-case, and worst-case growth scenarios. Know your breakpoint

**Invest in what scales:** Focus on systems, automation, and training—not just headcount.

**Track ROI of major initiatives:** Monitor returns on new product launches, marketing campaigns, or expansions.

**Diversify Risks:** Avoid over-dependence on one client (e.g., no client >30% of revenue) or supplier to mitigate disruptions.

**Stress-Test Plans:** Model scenarios (e.g., 25% sales drop) to ensure cash reserves and cost structures can withstand downturns.

**Build Brand Equity:** Invest in consistent branding (e.g., \$1,000/month on social media) to create lasting customer trust.



# THANK YOU



**RAKEZ.com**



# ASK THE EXPERTS



John Casey  
Tax Consultant



Dr. Alida Helena Scholtz  
CFO, RAKEZ



# Survey



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THANK YOU!